DI (Official Form 1) (1/00)	Document	i age i	01 73		
United S Nortl	States Bankruptcy ( hern District of Illir	Court 10is		Voluntar	y Petition
Name of Debtor (if individual, enter Last, First, I Dellacecca, Laura Lee	Middle):	Name of Joi	nt Debtor (Spouse) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):  None	years	I	ames used by the Joint Debtor ried, maiden, and trade names	•	S
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 3504	er I.D. (ITIN) No./Complete E		ts of Soc. Sec. or Individual-T one, state all):	axpayer I.D. (ITI	IN) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 67 Willow Circle	and State)	Street Addre	ess of Joint Debtor (No. and Str	reet, City, and St	ate
Cary, IL	ZIPCODE 60013				ZIPCODE
County of Residence or of the Principal Place of	Business:	County of R	esidence or of the Principal Pla	ace of Business:	_
Mchenry					
Mailing Address of Debtor (if different from stre	et address):	Mailing Add	lress of Joint Debtor (if differe	nt from street ad	dress):
	ZIPCODE				ZIPCODE
Location of Principal Assets of Business Debtor	(if different from street address	s above):			ZIPCODE
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Filling Fee (Check one b  Filling Fee to be paid in installments (Application for the court's consideration to pay fee except in installments. Rule 10066  Filling Fee waiver requested (applicable to chattach signed application for the court's consideration for the cou	able to individuals only) Muston certifying that the debtor is a (b). See Official Form No. 3A apter 7 individuals only). Mus	tity cable) organization ted States nue Code)  Chec attach unable Chec attach BB.	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13  Natu (Che Debts are primarily co debts, defined in 11 U §101(8) as "incurred b individual primarily for personal, family, or he purpose."  k one box: Chapter 11 I Debtor is a small business as de	J.S.C. by an or a ousehold  Debtors  efined in 11 U.S.C. as defined in 11 U.S.	one box) etition for of a Foreign ding etition for of a Foreign occeding  Debts are primarily business debts  C. § 101(51D)  U.S.C. § 101(51D)  ots (excluding debts 0,000
Statistical/Administrative Information  Debtor estimates that funds will be available for dist					THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that, after any exempt property is edistribution to unsecured creditors.	excluded and administrative expens	es paid, there will b	e no runds available for		
Estimated Number of Creditors  1-49 50-99 100-199 200-999	1000- 5000 10,000	10,001- 25,000	25,001- 50,001- 50,000 100,000	Over 100,000	
Estimated Assets  \$0 to \$50,001 to \$100,001 to \$500,001 to \$1 million	\$1,000,001 \$10,000,00 to \$10 to \$50 million million	1 \$50,000,001 to \$100 million	\$100,000,001 \$500,000,001 to \$500 to \$1 billion	More than \$1 billion	
Estimated Liabilities  \$0 to \$50,001 to \$100,001 to \$500,001 \$550,000 to \$1 million	\$1,000,001 \$10,000,000 to \$10 to \$50 million million	1 \$50,000,001 to \$100 million	\$100,000,001 \$500,000,001 to \$500 to \$1 billion million	More than \$1 billion	

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Voluntary Pe (This page must be	etition Document e completed and filed in every case)	Page of Debto(s): Laura Lee Dellacecca				
	All Prior Bankruptcy Cases Filed Within Last 8 Years (	If more than two, attach additional sheet)				
Location Where Filed:	NONE	Case Number:	Date Filed:			
Location Where Filed:	N.A.	Case Number:	Date Filed:			
	nkruptcy Case Filed by any Spouse, Partner		· · · · · · · · · · · · · · · · · · ·			
Name of Debtor:	NONE	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
	Exhibit A	Exhib				
(To be completed i	if debtor is required to file periodic reports (e.g., forms	(To be completed if del whose debts are primar				
10K and 10Q) with	h the Securities and Exchange Commission pursuant to ) of the Securities Exchange Act of 1934 and is requesting	I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.  I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).				
<b> </b>		//Gody A. Donales	C A			
Exhibit A i	is attached and made a part of this petition.	X /s/ Scott A. Bentley Signature of Attorney for Debtor(s)	6 August 2008 Date			
l _	or or have possession of any property that poses or is alleged exhibit C is attached and made a part of this petition.	<b>lbit C</b> d to pose a threat of imminent and identifiable h	arm to public health or safety?			
Exhibit D	d by every individual debtor. If a joint petition is filed, each D completed and signed by the debtor is attached and made a	a part of this petition.	nibit D.)			
ļ.		arding the Debtor - Venue				
₫	Debtor has been domiciled or has had a residence, princip immediately preceding the date of this petition or for a lo	pal place of business, or principal assets in this	District for 180 days strict.			
	There is a bankruptcy case concerning debtor's affiliate, ş	general partner, or partnership pending in this D	District.			
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.						
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)						
	_					
	(Name of )	landlord that obtained judgment)				
	(Address	of landlord)	<u></u>			
	Debtor claims that under applicable non bankruptcy law, entire monetary default that gave rise to the judgment for					
	Debtor has included in this petition the deposit with the c period after the filing of the petition.	court of any rent that would become due during	the 30-day			
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).						

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Case 08-72539 Doc 1 Filed 08/07	
B1 (Official Form 1) (1/08) DOCUME	
Voluntary Petition (This page must be completed and filed in every ease)	Name of Debtor(s):
(This page must be completed and filed in every case)	Laura Lee Dellacecca Signatures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this pe is true and correct.	etition
[If petitioner is an individual whose debts are primarily consumer debts a	r declare under penalty of perjury that the information provided in this petition
has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the rel	
available under each such chapter, and choose to proceed under chapter 7 [If no attorney represents me and no bankruptcy petition preparer signs the	7.
petition] I have obtained and read the notice required by 11 U.S.C. § 342.	(Check only <b>one</b> box.)
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.
	Pursuant to 11 U.S.C.§ 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Laura Lee Dellacecca	
Signature of Debtor	X
X	(Signature of Foreign Representative)
Signature of Joint Debtor	
	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)	1
6 August 2008	(Date)
Date	(Bitte)
Signature of Attorney*	
X /s/ Scott A. Bentley	Signature of Non-Attorney Petition Preparer
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer
SCOTT A. BENTLEY 6191377	as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices
Printed Name of Attorney for Debtor(s)	and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110
Scott A. Bentley Attorney At Law Firm Name	setting a maximum fee for services chargeable by bankruptcy petition
661 Ridgeview Drive	preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as
Address	required in that section. Official Form 19 is attached.
McHenry, IL 60050	1
	Printed Name and title, if any, of Bankruptcy Petition Preparer
_815-385-0669	1
Telephone Number	Social Security Number (If the bankruptcy petition preparer is not an individual,
_6 August 2008 Date	state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the	a
information in the schedules is incorrect.	Address
Signature of Debtor (Corporation/Partnership)	- Idai ess
I declare under penalty of perjury that the information provided in this p	
is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	n X
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date
*7	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
Signature of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11
Date	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

#### UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Laura Lee Dellacecca	Case No
Debtor(s)	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

# Official Form 1, Exh. D (10/06) – Cont. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

without first receiving a credit counseling briefing, your case may be dismissed.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]  ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);  ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);  ☐ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Laura Lee Dellacecca
LAURA LEE DELLACECCA

Date: 6 August 2008

**B6 Cover (Form 6 Cover) (12/07)** 

#### FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	Laura Lee Dellacecca	Case No.	
	Debtor	(If known)	Ī

#### **SCHEDULE A - REAL PROPERTY**

Desc Main

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C -Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Debtors Residence 67 Willow Circle Cary, IL 60013	Fee Simple		190,000.00	167,000.00
		ı <b>&gt;</b>	190,000.00	

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(Report also on Summary of Schedules.)

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Desc Main

(If known)

In re	Laura Lee Dellacecca
штс	Laura Lee Denaceeta

Case No. \_

Debtor

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<ol> <li>Cash on hand.</li> <li>Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.</li> </ol>	X	Checking Account Chase PO Box 260180 Baton Rouge, LA 70826-0180		300.00
		Savings Account Chase PO Box 260180 Baton Rouge, LA 70826-0180		650.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous household goods and furnishings		3,000.00
<ol> <li>Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</li> </ol>		Miscellaneous books, pictures, etc.		100.00
6. Wearing apparel.		Miscellaneous wearing apparel		500.00
7. Furs and jewelry.		Miscellaneous jewelry		300.00
8. Firearms and sports, photographic, and other hobby equipment.		Miscellaneous sports equpment		100.00
<ol> <li>Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.</li> </ol>		Term Life Insurance		0.00
10. Annuities. Itemize and name each issuer.	X			

Debtor

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In re	Laura Lee Dellacecca

Case No.	
	(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		IRA Transamerica Life Insurance Co. 4333 Edgewood Road Cedar Rapids, IA 52499		15,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

In re	Laura Lee Dellacecca	Case No.
-	Debtor	(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Pontiac G-6		11,500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
	l	0 continuation sheets attached Total	al	\$ 31,450.00

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<b>B6C</b> (	Official	Form	6C)	(12/07)

In re	Laura Lee Dellacecca	Case No	
	Debtor	(If known)	

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

	11 U.S.C. § 522(b)(2)
◩	11 U.S.C. § 522(b)(3)

 $\hfill \Box$  Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Debtors Residence	735 I.L.C.S 5§12-901	15,000.00	190,000.00
Checking Account	735 I.L.C.S 5§12-1001(b)	300.00	300.00
Savings Account	735 I.L.C.S 5§12-1001(b)	650.00	650.00
Miscellaneous household goods and furnishings	735 I.L.C.S 5§12-1001(b)	3,000.00	3,000.00
Miscellaneous books, pictures, etc.	735 I.L.C.S 5§12-1001(b)	50.00	100.00
Miscellaneous wearing apparel	735 I.L.C.S. Ch. 12-1001(a)	500.00	500.00
Miscellaneous jewelry	735 I.L.C.S 5§12-1001(b)	0.00	300.00
Miscellaneous sports equpment	735 I.L.C.S 5§12-1001(b)	0.00	100.00
IRA	735 I.L.C.S 5§12-1006	15,000.00	15,000.00
2005 Pontiac G-6	735 I.L.C.S 5§12-1001(c)	0.00	11,500.00
Term Life Insurance	735 I.L.C.S 5§12-1001(f)	0.00	0.00

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B6D (Official Form 6D) (12/07)

In re	Laura Lee Dellacecca	Case No.
	Debtor	(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	_	NSECURED PORTION, IF ANY
ACCOUNT NO. 087877194			Lien: 1st Mortgage						
Countrywide Home Loans PO Box 650225 Dallas, TX 75265			Security: Debtors Residence				129,000.00		0.00
			VALUE \$ 190,000.00	1					
ACCOUNT NO. 152705231			Lien: 2nd Mortgage						
Countrywide Home Loans PO Box 650225 Dallas, TX 75265			Security: Debtors Residence				38,000.00		0.00
			VALUE \$ 190,000.00	ł					
ACCOUNT NO. 154 9077 15068			Lien: Automobile Loan						3,500.00
GMAC PO Box 380902 Bloomington, MN 55438-0902			Security: 2005 Pontiac G-6				15,000.00		3,300.00
			VALUE \$ 11,500.00	<u> </u>					
0 continuation sheets attached	•	-	/TP . 1	Sub	tota	ı×́	\$ 182,000.00	\$	3,500.00
			(Total o	or th	ıs pa	ige)			

(Report also on (If applicable, reposition of Schedules) also on Statistical

Total > \$ 182,000.00

(Use only on last page)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

3,500.00

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B6E (Official Form 6E) (12/07)

In re	Laura Lee Dellacecca	Case No.
	Debtor	 (if known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)	1
Domestic Support Obligations	

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.

Laura Lee Dellacecca	Case No.
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherma	an, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Don't be to the body	
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or renthat were not delivered or provided. 11 U.S.C. § 507(a)(7).	tal of property or services for personal, family, or household use,
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local government	mental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institut	tion
Claims based on commitments to the FDIC, RTC, Director of the Office of Th. Governors of the Federal Reserve System, or their predecessors or successors, to n U.S.C. § 507 (a)(9).	
☐ Claims for Death or Personal Injury While Debtor Was Intoxicated	
	thinks are seen as his the daken one interior and for more in-
Claims for death or personal injury resulting from the operation of a motor velcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	enicie or vessei while the deotor was intoxicated from using
* Amounts are subject to adjustment on April 1, 2010, and every three years there adjustment.	eafter with respect to cases commenced on or after the date of

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B6F (Official Form 6F) (12/07)

In re _	Laura Lee Dellacecca	,	Case No		
	Debtor	,		(If known)	

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 609686402  Advocate Good Shepherd 450 West Highway 22  Barrington, IL 60110			Consideration: Medical services				1,000.00
ACCOUNT NO. 3746 316173 55656  Bank of America PO Box 15726  Wilmington, DE 19886-5726			Consideration: Credit card debt				15,039.88
ACCOUNT NO. 4417 1242 5190 6795  Chase PO Box 15153  Wilmington, DE 19850-5153	-		Consideration: Credit card debt				11,000.00
ACCOUNT NO. 42276510 2459 2395 Chase/BP PO Box 15325 Wilmington, DE 19886-5324			Consideration: Credit card debt				321.00
continuation sheets attached	•			Subt	otal	>	\$ 27,360.88
				T	otal	>	\$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Laura Lee Dellacecca	•	Case No.	
	Debtor			(If known)

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7302 8231 8824 6859  Exxon Mobil PO Box 688940 Des Moines, IA 50368			Consideration: Credit card debt				35.15
ACCOUNT NO. 5520 8100 0046 6153  Home Depot Mastercard PO Box 6926 The Laqkes, NV 88901-6926	-		Consideration: Credit card debt				550.00
ACCOUNT NO. 018 4658 656  Kohls PO Box 2983  Milwaukee, WI 53201-2983			Incurred: C Consideration: Credit card debt				553.14
ACCOUNT NO. 5121 0796 8165 0328  Sears Gold Mastercard PO Box 182156 Columbus, OH 43218			Consideration: Credit card debt				4,391.00
ACCOUNT NO. 4352 3766 7990 0563  Target National Bank PO Box 59317  Minneapolis, MN 55459-0231			Consideration: Credit card debt				3,300.00
Sheet no. 1 of 2 continuation sheets attact to Schedule of Creditors Holding Unsecured	ched			Sub	tota	<b>   </b>	\$ 8,829.29

Nonpriority Claims

Total ➤

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re _	Laura Lee Dellacecca	Case No
	Debtor	(If known)

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4185 8602 5258 4251  Washington Mutual PO Box 660487  Dallas, TSX 75266-0487			Consideration: Credit card debt				5,600.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.  Sheet no. 2 of 2 continuation sheets attack.						<u> </u>	\$ 5,600,00

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal ► \$ 5,600.00 Total ► \$ 41,790.17

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case 08-72539 B6G (Official Form 6G) (12/07)
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In re Case No	
Laura Lee Dellacecca  Case No.	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

$   \sqrt{} $	Check this box if debtor has no executory contracts or unexpired leases.
---------------	--

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.		

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In re	Laura Lee Dellacecca	Case No.	
	Debtor		(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

	- 1	
I	٧	

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

None

In re_	Laura Lee Dellacecca	- C250 —		
	Debtor	- Case —	(if known)	

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital		OF DEBTOR AND SPO	OR AND SPOUSE  AGE(S): 18			
Status: Divorced	RELATIONSHIP(S): daughter					
Employment:	DEBTOR		SPOUSE			
Occupation	Administrative Assistant					
Name of Employer	Duraflex					
How long employed	start date 7-15-08					
Address of Employer	Cary, IL 60013		N.A.			
NCOME: (Estimate of aver	rage or projected monthly income at time case filed)		DEBTOR	SPO	OUSE	
. Monthly gross wages, sa	lary, and commissions	¢.	3,499.99	¢.	N.A.	
(Prorate if not paid me	onthly.)	\$	3,499.99	\$		
. Estimated monthly overt	ime	\$	0.00	\$	N.A.	
. SUBTOTAL		\$	3,499.99	\$	N.A.	
. LESS PAYROLL DEDU	CTIONS	<u> </u>				
<ul><li>a. Payroll taxes and so</li><li>b. Insurance</li><li>c. Union Dues</li><li>d. Other (Specify:</li></ul>	ocial security	\$ \$ )	173.11	\$ \$ \$	N.A. N.A. N.A.	
. SUBTOTAL OF PAYRO	OLL DEDUCTIONS		8874.07	\$	N.A.	
TOTAL NET MONTHL	Y TAKE HOME PAY		2,625.92	\$	N.A.	
. Regular income from op (Attach detailed statement	eration of business or profession or farm	5	60.00	\$	N.A.	
. Income from real proper	ty	S	66	\$	N.A.	
. Interest and dividends		9	0.00	\$	N.A.	
debtor's use or that of de	•	9	0.00	\$	N.A.	
Social security or other     (Specify)			80.00	\$	N.A.	
2. Pension or retirement in	ncome	9	0.00	\$	N.A.	
3. Other monthly income_				\$	N.A.	
(Specify)			6	\$	N.A.	
4. SUBTOTAL OF LINES	S 7 THROUGH 13	5	0.00_	\$	N.A.	
5. AVERAGE MONTHLY	Y INCOME (Add amounts shown on Lines 6 and 14)	:	3 2,625.92	\$	N.A.	
6. COMBINED AVERAC from line 15)	GE MONTHLY INCOME (Combine column totals			2,625.92		
		(Report also on Summ on Statistical Summar				

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In re Laura Lee Dellacecca	Case No.	
Debtor		(if known)
SCHEDULE J - CURRE	NT EXPENDITURES OF INDIV	IDUAL DEBTOR(S)
	ne average or projected monthly expenses of the debtor terly, semi-annually, or annually to show monthly rate. etions from income allowed on Form 22A or 22C.	
Check this box if a joint petition is filed and labeled "Spouse."	debtor's spouse maintains a separate household. Comp	lete a separate schedule of expenditures
1. Rent or home mortgage payment (include lot rent	ed for mobile home)	\$1,520.00
a. Are real estate taxes included?	Yes No	
b. Is property insurance included?	Yes No	
2. Utilities: a. Electricity and heating fuel		\$200.00
b. Water and sewer		\$30.00
c. Telephone		\$95.00
d. Other <u>Garbage 20 Cell 34 Interne</u>	t 86	\$140.00
3. Home maintenance (repairs and upkeep)		\$50.00
4. Food		\$600.00
5. Clothing		\$100.00
6. Laundry and dry cleaning		\$0.00
7. Medical and dental expenses		\$70.00
8. Transportation (not including car payments)		\$350.00
9. Recreation, clubs and entertainment, newspapers,	magazines, etc.	\$50.00
10.Charitable contributions		\$40.00
11.Insurance (not deducted from wages or included	in home mortgage payments)	
a. Homeowner's or renter's		\$0.00
b. Life		\$50.00
c. Health		\$0.00
d.Auto		\$65.00
e. Other		\$0.00
12. Taxes (not deducted from wages or included in h	ome mortgage payments)	
(Specify)		\$0.00
13. Installment payments: (In chapter 11, 12, and 13	cases, do not list payments to be included in the plan)	
a. Auto		\$440.00
b. Other		\$0.00
c. Other		\$0.00
14. Alimony, maintenance, and support paid to other		\$0.00
15. Payments for support of additional dependents n	ot living at your home	\$0.00

if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

None

16. Regular expenses from operation of business, profession, or farm (attach detailed statement)

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,

#### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 2,625.92
b. Average monthly expenses from Line 18 above	\$ 3,800.00
c Monthly net income (a minus b)	\$ -1 174 08

0.00

0.00

3,800.00

17. Other \_\_

B6 Summary (Official Form 6 - Summary) (12/07)

## United States Bankruptcy Court

Northern District of Illinois

In re	Lee Dellacecca	Case No.	
	Debtor		
		Chapter 7	

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

#### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 190,000.00		
B – Personal Property	YES	3	\$ 31,450.00		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	1		\$ 182,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	3		\$ 41,790.17	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 2,625.92
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 3,800.00
тот	ΓAL	15	\$ 221,450.00	\$ 223,790.17	

# Official Exemple- Page 13:10:37 Desc Main United States Barrange 23 of 49 Court Northern District of Illinois

In re	Laura Lee Dellacecca	Case No.		
	Debtor			
		Chapter 7		

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

#### **State the Following:**

Average Income (from Schedule I, Line 16)	\$ 2,625.92
Average Expenses (from Schedule J, Line 18)	\$ 3,800.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 3,230.76

#### State the Following:

State the Following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 3,500.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 41,790.17
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 45,290.17

	-		
Laura	Lee	Del	lacecca

In re	
	Debtor

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Case No. \_\_\_\_ (If known)

	ONCERNING DEBTOR'S SCHEDULES ER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have reare true and correct to the best of my knowledge, information	ead the foregoing summary and schedules, consisting of sheets, and that they ation, and belief.
Date 6 August 2008	Signature:/s/ Laura Lee Dellacecca
	Debtor:
Date	Signature:Not Applicable
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
	ON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with a copy of 110(h) and 342(b); and, (3) if rules or guidelines have been	ruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for this document and the notices and information required under 11 U.S.C. §§ 110(b), a promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable otice of the maximum amount before preparing any document for filing for a debtor or on.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
	e, title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address  X Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals who prepare	red or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
f more than one person prepared this document, attach additional sign	ned sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title 8 U.S.C. § 156.	e 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENALTY OF I	PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
or an authorized agent of the partnership ] of then this case, declare under penalty of perjury that I have read	oresident or other officer or an authorized agent of the corporation or a member  [corporation or partnership] named as debtor d the foregoing summary and schedules, consisting ofsheets (total correct to the best of my knowledge, information, and belief.
Date	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partn	ership or corporation must indicate position or relationship to debtor.]

#### Case 08-72539 B7 (Official Form 7) (12707)

## Doc 1 Filed 08/07/08 Entered 08/07/08 13:10:37 Desc Main

UNITED STATES BANKRUFTCY COURT
Northern District of Illinois

Northern District of Immols

In Re	Laura Lee Dellacecca	Case No.	
		(if known)	Ī

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT		SOURCE
2008	17930.71	Employment	
2007	36426.00	Employment	
2006	36013.00	Employment	

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2007	4000.00	Child Support
2006	5000.00	Child Support

None

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTS

AMOUNT AMOUNT STILL
PAYMENTS

PAID

OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT AMOUNT STILL AND RELATIONSHIP TO DEBTOR PAYMENTS PAID OWING

None

 $\boxtimes$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

AND RELATIONSHIP TO DEBTOR

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Scott A. Bentley 661 Ridgeview Drive McHenry, IL 60050 6-2008

\$1,700.00

Alliance Credit Counseling

\$50.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

 $\boxtimes$ 

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

 $\boxtimes$ 

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### NAME

#### 17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

NAME

None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the no						
	SITE NAME AND ADDRESS		E AND ADDRESS ERNMENTAL UNIT	DATE OF NOTICE	EN	VIRONMENTAL LAW	
None	Law with respect to w	hich the debtor	e proceedings, including is or was a party. Indicate, and the docket number	ate the name and addr			
	NAME AND ADDRI OF GOVERNMENTAL		DOCKET NUME	BER	STATUS O	OR DISPOSITION	
	18. Nature, location and	l name of busines	s				
None	businesses, and begin partner, or managing trade, profession, or commencement of this	ning and ending executive of a contractivity of other activity so case, or in which	list the names, addressing dates of all business corporation, partnership either full- or part-tinich the debtor owned 5 ding the commencemen	es in which the debt , sole proprietorship, ne within six years percent or more of th	or was an of or was self- immediately	fficer, director, employed in a preceding the	
	and beginning and end	ling dates of all	ames, addresses, taxpayobusinesses in which the in the six years immedia	debtor was a partner	or owned 5 p	ercent or more	
	businesses, and begin	ning and ending	the names, addresses, g dates of all businesse securities within the six	s in which the debtor	r was a partn	er or owned 5	
NAN	ME LAST FOUR I SOCIAL-SEC OTHER IND TAXPAYER (ITIN)/ COMF	URITY OR IVIDUAL -I.D. NO.	ADDRESS	NATURE OF BU		EGINNING AND NDING DATES	
Laure	Art, Ltd.		67 Willow Circle Cary, IL 60013	Art		10-03 thru 10-04	
None	b. Identify any busin 11 U.S.C. § 101.	iness listed in re	sponse to subdivision a.	, above, that is "single	e asset real est	tate" as defined	
None							

[Questions 19 - 25 are not applicable to this case]

**ADDRESS** 

\* \* \* \* \* \*

# Case 08-72539 Doc 1 Filed 08/07/08 Entered 08/07/08 13:10:37 Desc Main Document Page 33 of 49

	I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any					
ъ.	attachments thereto and that they are true and corre 6 August 2008		/s/ Laura Lee Dellacecca			
Date		Signature of Debtor	LAURA LEE DELLACECCA			
	_(	) continuation sheets	s attached			
	Penalty for making a false statement: Fine	of up to \$500,000 or i	mprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571			
compen (3) if ru preparer	clare under penalty of perjury that: (1) I am a bankre sation and have provided the debtor with a copy of the lles or guidelines have been promulgated pursuant to	uptcy petition preparentis document and the n	A BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) r as defined in 11 U.S.C. § 110; (2) I prepared this document for otices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); ng a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the			
If the bar	or Typed Name and Title, if any, of Bankruptcy Petitic akruptcy petition preparer is not an individual, state the name, who signs this document.		Social Security No. (Required by 11 U.S.C. § 110(c).)  I social security number of the officer, principal, responsible person, or			
Address	<u> </u>					
X						
Signatu	re of Bankruptcy Petition Preparer		Date			
	and Social Security numbers of all other individuals windividual:	ho prepared or assisted	in preparing this document unless the bankruptcy petition preparer is			
If more	than one person prepared this document, attach addition	onal signed sheets conf	orming to the appropriate Official Form for each person.			

 $A\ bankruptcy\ petition\ preparer's\ failure\ to\ comply\ with\ the\ provisions\ of\ title\ 11\ and\ the\ Federal\ Rules\ of\ Bankruptcy\ Procedure\ may\ result\ in\ fines\ or\ imprisonment\ or\ both.\ 18\ U.S.C.\ \S156.$ 

Bankruptcy2008 @1991-2008, New Hope Software, Inc., ver. 4.4.2-720 - 31923 - Adobe PDF

Form B8 (Officia Carse) 08-72539 Doc 1 Filed 08/07/08 Entered 08/07/08 13:10:37 Desc Main Document Page 34 of 49 UNITED STATES BANKRUPTCY COURT

LLD	0			, 1,11	. 112		101	٠,
1	Va	rth	ern	Dist	rict	of I	llinoi	C

In re Laura Lee Dellacecca		, Case No.				
	Debtor		Chapte	r 7		
C	HAPTER 7 INDIVIDUAI	L DEBTOR'S STATEM	IENT OF INTI	ENTION		
I have filed a sched	ule of assets and liabilities whule of executory contracts and ollowing with respect to the pro-	unexpired leases which inc	cludes personal pr	operty subject to an		
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be Reaffirmed pursuant to 11 U.S.C. § 524(c)	
Debtors Residence	Countrywide		<b>√</b>		<b>√</b>	
Debtors Residence	Countrywide		<b>√</b>		<b>√</b>	
2005 Pontiac G-6	GMAC		<b>√</b>		\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
NONE						
			l			

/s/ Laura Lee Dellacecca

LAURA LEE DELLACECCA

Signature of Debtor

Date:

6 August 2008

# Bankruptcy2008 @1991-2008, New Hope Software, Inc., ver. 4.4.2-720 - 31923 - Adobe PDF

#### CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as and have provided the debtor with a copy of this document and the notices and required have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for serventice of the maximum amount before preparing any document for filing for a debtor of the debtor of the maximum amount before preparing any document for filing for a debtor of the debtor of the debtor of the maximum amount before preparing any document for filing for a debtor of the	red under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines vices chargeable by bankruptcy petition preparers, I have given the debtor
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
If the bankruptcy petition preparer is not an individual, state the name, principal responsible person or partner who signs this document.  Address	title (if any), address, and social security number of the officer,
X	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security Numbers of all other individuals who prepared o preparer is not an individual:	or assisted in preparing this document unless the bankruptcy petition
If more than one person prepared this document, attach additional signed she	eets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

#### NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy petition
Address:	preparer is not an individual, state the Social Security
	number of the officer, principal, responsible person, or partner of
	the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer,	
principal, responsible person, or partner whose Social	

#### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

this notice required by § 342(b) of the Bankruptcy Code.

Security number is provided above.

Laura Lee Dellacecca	x/s/ Laura Lee Dellacecca 6 August 2008
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X
	Signature of Joint Debtor (if any) Date

Advocate Good Shepherd 450 West Highway 22 Barrington, IL 60110

Bank of America PO Box 15726 Wilmington, DE 19886-5726

Chase PO Box 15153 Wilmington, DE 19850-5153

Chase/BP PO Box 15325 Wilmington, DE 19886-5324

Countrywide Home Loans PO Box 650225 Dallas, TX 75265

Countrywide Home Loans PO Box 650225 Dallas, TX 75265

Exxon Mobil PO Box 688940 Des Moines, IA 50368

GMAC PO Box 380902 Bloomington, MN 55438-0902

Home Depot Mastercard PO Box 6926 The Lagkes, NV 88901-6926

Kohls PO Box 2983 Milwaukee, WI 53201-2983

Sears Gold Mastercard PO Box 182156 Columbus, OH 43218 Target National Bank PO Box 59317 Minneapolis, MN 55459-0231

Washington Mutual PO Box 660487 Dallas, TSX 75266-0487 Case 08-72539 Doc 1 Filed 08/07/08 Entered 08/07/08 13:10:37 Desc Main Document Page 40 of 49

B203 12/94

United States Bankruptcy Court Northern District of Illinois

	In re Laura Lee Dellacecca	Case No				
		Chapter 7				
	Debtor(s)					
	DISCLOSURE OF COMPENS	ATION OF ATTORNEY FOR DEBTOR				
	and that compensation paid to me within one year before	n16(b), I certify that I am the attorney for the above-named debtor(s) ore the filing of the petition in bankruptcy, or agreed to be paid to me, for services in contemplation of or in connection with the bankruptcy case is as follow s:				
	For legal services, I have agreed to accept	\$1,700.00				
	Prior to the filing of this statement I have received	\$1,700.00				
	Balance Due	\$\$				
2.	The source of compensation paid to me was:					
	▼ Debtor					
3.	The source of compensation to be paid to me is:					
	Debtor Other (specify)					
4. asso	I have not agreed to share the above-disclosed ciates of my law firm.	compensation with any other person unless they are members and				
of my		pensation with a other person or persons who are not members or associates tof the names of the people sharing in the compensation, is attached.				
5.	In return for the above-disclosed fee, I have agreed to	o render legal service for all aspects of the bankruptcy case, including:				
6.	b. Preparation and filing of any petition, schedules, s	ditors and confirmation hearing, and any adjourned hearings thereof; dings and other contested bankruptcy matters;				
	I certify that the foregoing is a complete staten debtor(s) in the bankruptcy proceeding.	CERTIFICATION  nent of any agreement or arrangement for payment to me for representation of the				
	6 August 2008	/s/ Scott A. Bentley				
	Date	Signature of Attorney				

Scott A. Bentley Attorney At Law

Name of law firm

	According to the calculations required by this statement:
In re <u>Laura Lee Dellacecca</u>	☐ The presumption arises.
Debtor(s)	
Case Number:	(Check the box as directed in Parts I, III, and VI of this statement.)
(If known)	

# **CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME** AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. EXCLUSION FOR DISABLED VETERANS AND NON-CONS	UMER DEE	BTORS			
1A	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.					
	☐ Veteran's Declaration. By checking this box, I declare under penalty of perjury that I ardefined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in whice defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 10 U.S.C. § 101(d)(1)).	h I was on acti	ve duty (as			
1B	If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.					
Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consum						
	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7	') EXCLUS	ION			
	Marital/filing status. Check the box that applies and complete the balance of this part of this	s statement as	directed.			
	a. 🚺 Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.					
	b. Married, not filing jointly, with declaration of separate households. By checking this box, penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Baccomplete only Column A ("Debtor's Income") for Lines 3-11.	law or my spouse and I are				
2	c. Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 3-11.					
	d. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column for Lines 3-11.	B ("Spouse's	Income")			
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.	Column A Debtor's Income	Column B Spouse's Income			
3	Gross wages, salary, tips, bonuses, overtime, commissions.	\$ 3,230.76	\$ N.A.			

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4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.					erate more ails on an				
	a.	Gross receipts		\$		0.00				
	b.	Ordinary and necessary business ex	penses	\$		0.00				
	C.	Business income		Subtra	ict Line b froi	m Line a	\$	0.00	\$	N.A.
5	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.									
	a.	Gross receipts		\$		0.00				
	b.	Ordinary and necessary operating ex	rpenses	\$		0.00				
	c.	Rent and other real property income	!	Subtra	ct Line b from	m Line a	\$	0.00	\$	N.A.
6	Interes	t, dividends and royalties.					\$	0.00	\$	N.A.
7	Pensio	n and retirement income.					\$	0.00	\$	N.A.
9	expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.  Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:					\$	0.00	\$	N.A.	
		ployment compensation claimed to be fit under the Social Security Act	Debtor \$	0.00	Spouse \$ _	N.A.	\$	0.00	\$	N.A.
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.   a. \$ 0.00  b. \$ 0.00						\$	0.00	\$	N.A.
		all and enter on Line 10	707(b)(7)	۸۵۵۱۱۰۰	o 2 thru 10 !	n	+	0.00	_	11.Λ.
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).					\$ 3	3,230.76	\$	N.A.	
12	Line 11,	urrent Monthly Income for § 707(b) Column A to Line 11, Column B, and ended, enter the amount from Line 11, Column	nter the total.				\$		_	3,230.76
	•	Part III. APPLICA	TION OF	§ 707	(b)(7) E	XCLUSIC	N			
13	Annual	ized Current Monthly Income for § 7	707(b)(7). N	Multiply 1	the amount f	rom Line 12 k	y the			
13	number 12 and enter the result.							\$ 38	3,769.12	

14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk o the bankruptcy court.)								
	a. En	er debtor's state of residence	e: <u>Illinois</u>		b. Enter debtor's	s household size:2		\$	56,545.00
	Appli	cation of Section 707(b)(	<b>7).</b> Check the a	pplicab	le box and proce	eed as directed.			
15	The amount on Line 13 is less than or equal to the amount on Line 14. Check the "The pres not arise" box at the top of page 1 of this statement, and complete Part VIII; do not complete Parts								
	П	The amount on Line 13 is			•	·			
		Complete Parts IV, V,	VI and VII of	this s	tatement onl	y if required. (See L	ine 15	).	
	P	art IV. CALCULATIO	ON OF CURI	RENT	MONTHLY	INCOME FOR §	707(	b) (2	2)
16	Enter	the amount from Line 12						\$	N.A.
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.						the		
	a.					\$			
	b.					\$			
	C.					\$			
	Total	and enter on Line 17.						\$	N.A.
18	Curre	nt monthly income for § 7	<b>707(b)(2)</b> . Sub	tract Li	ne 17 from Line	16 and enter the result.		\$	N.A.
		Part V. CAL	CULATION	OF E	DEDUCTION	IS FROM INCOME	<b>E</b>		
	Subp	part A: Deductions	under Stan	dard	s of the In	ternal Revenue S	Servi	се (	IRS)
19A	Natio	nal Standards: food, cloth nal Standards for Food, Cloth nation is available at <u>www.us</u>	ing and Other Ite	ems for	the applicable h	ousehold size. (This		\$	N.A.
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for persons 65 years of age or older. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years or older. (The total number of household members must be the same as the number stated in Line 14b). Multiply line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.								
	Hou	sehold members under 65	years of age	Hous	ehold members	s 65 years of age or old	der		
	a1.	Allowance per member	N.A.	a2.	Allowance per	member N.A	۸.		
	b1.	Number of members	N.A.	b2.	Number of me	embers			
	c1. Subtotal N.A. c2. Subtotal N.A. \$ N.A.								

20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)					
20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.					
	a. IRS Housing and Utilities Standards; mortgage/rental expense \$ N.A.					
	b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 \$ N.A.					
	c. Net mortgage/rental expense Subtract Line b from Line a	\$	N.A.			
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:					
	Local Standards: transportation: vehicle operation/public transportation expense.		N.A.			
22A	Local Standards: transportation; vehicle operation/public transportation expense.  You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.  Do D					
22B	Local Standards: transportation; additional public transportation expense.  If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)					
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  1 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Transportation Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42;					

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	Local Standards: transportation ownership/lease expense; only if you checked the "2 or more" Box in Line 23.	Vehicle 2. Complete this Line				
24	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of that Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. <b>Do not enter an amount less than zero.</b>					
24	a. IRS Transportation Standards, Ownership Costs	\$ N.A.				
	b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$ N.A.				
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$	N.A.		
25	<b>Other Necessary Expenses: taxes.</b> Enter the total average monthly for all federal, state and local taxes, other than real estate and sales taxes, ployment taxes, social security taxes, and Medicare taxes. <b>Do not include</b>	such as income taxes, self em-	\$	N.A.		
26	contributions, union dues, and uniform costs. <b>Do not include discretionary amounts, such as</b>					
	voluntary 401(k) contributions.  Other Necessary Expenses: life insurance. Enter total average monthly premiums that you					
27	actually pay for term life insurance for yourself. Do not include premiums on your dependents, for whole life or for any other form of insurance.					
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.					
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.					
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.					
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Lin 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.					
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.					
33	Total Expenses Allowed under IRS Standards. Enter the total	of Lines 19 through 32	\$	N.A.		
			Ι Φ	N.A.		

		Subpart B: Additional Expense Dec Note: Do not include any expenses that y	* *	2.				
	monthl	n Insurance, Disability Insurance and Health Sa y expenses in the categories set out in lines a-c below that ouse, or your dependents.						
	your spouse, or your dependents.  a. Health Insurance \$ N.A.							
	b. Disability Insurance \$ N.A.							
34	c.	Health Savings Account	\$ N.A.	\$	N.A.			
Total and enter on Line 34.  If you do not actually expend this total amount, state your actual average expenditures in the space below:  \$								
Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.					N.A.			
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.							
37	Home energy costs Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.							
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public							
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.							
40	Continued charitable contributions							
41	Total	Additional Expense Deductions under § 707(b).	Enter the total of Lines 34 through 40.	\$	N.A.			

	Subpart C: Deductions for Debt Payment							
	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total Average Monthly payments on Line 42.							
42		Name of Creditor	Property Securing the Debt		Average Monthly Payment	Does payment include taxes or insurance?		
	a.			\$		☐ yes ☐ no		
	b.			\$		☐ yes ☐ no		
	C.			\$		☐ yes ☐ no		
					II: Add Line and c		\$	N.A.
42	Other payments on secured claims. If any of the debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.							
43		Name of Creditor	Property Securing the Debt		1/60th of th	ne Cure Amount		
	a.				\$			
	b.				\$			
	C.				\$			
							\$	N.A.
44	clair	ments on prepetition prioring such as priority tax, child supposens bankruptcy filing. Do not include	ort and alimony claims, for which	h you	were liable a	t the time of	\$	N.A.
	the	<b>pter 13 administrative expe</b> following chart, multiply the amou inistrative expense.						
	a.	Projected average monthly (	Chapter 13 plan payment.		\$	N.A.		
45	b.		cutive Office for United States s available at <a href="https://www.usdoj.gov/us">www.usdoj.gov/us</a>		x	N.A.		
	c.	Average monthly administra	tive expense of Chapter 13 case		Total: Multipl	y Lines a and b	\$	N.A.
46	Tot	al Deductions for Debt Payr	nent. Enter the total of Lines 4	2 thro	ough 45.		\$	N.A.
		Subpa	rt D: Total Deductions f	rom	Income			
47	Tot	al of all deductions allowed	under § 707(b)(2). Enter t	he to	al of Lines 33	3, 41, and 46.	\$	N.A.

Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION									
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$	N.A.						
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))								
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.								
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.								
52	Initial presumption determination. Check the applicable box and proceed as directed.								
	The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.								
	The amount set forth on Line 51 is more than \$10,950. Check the "Presumption arise page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VI the remainder of Part VI.								
	The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55).								
53	Enter the amount of your total non-priority unsecured debt								
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter								
	Secondary presumption determination. Check the applicable box and proceed as directed.								
55	<ul> <li>□ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.</li> <li>□ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also</li> </ul>								
	complete Part VII.  Part VII: ADDITIONAL EXPENSE CLAIMS								
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required health and welfare of you and your family and that you contend should be an additional deduction from your currer income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflaverage monthly expense for each item. Total the expenses.								
56	Expense Description Montl	nly Amount	7						
	a. \$	N.A.							
	b. \$	N.A.							
	c. \$	N.A.	_						
	Total: Add Lines a, b and c	N.A.	_						
	Part VIII: VERIFICATION								
I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case both debtors must sign.)									
	Date: 6 August 2008 Signature: /s/ Laura Lee Dellacecca (Debtor)								
57	Date: Signature:(Joint Debtor, if any)		ase,						

Income Month 1			Income Month 2		
Gross wages, salary, tips	3,230.76	0.00	Gross wages, salary, tips	3,230.76	0.0
Income from business	0.00	0.00	Income from business	0.00	0.0
Rents and real property income	0.00	0.00	Rents and real property income	0.00	0.0
Interest, dividends	0.00	0.00	Interest, dividends	0.00	0.0
Pension, retirement	0.00	0.00	Pension, retirement	0.00	0.0
Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0.0
Unemployment	0.00	0.00	Unemployment	0.00	0.0
Other Income	0.00	0.00	Other Income	0.00	0.0
Income Month 3			Income Month 4		
Gross wages, salary, tips	3,230.76	0.00	Gross wages, salary, tips	3,230.76	0.0
Income from business	0.00	0.00	Income from business	0.00	0.0
Rents and real property income	0.00	0.00	Rents and real property income	0.00	0.0
Interest, dividends	0.00	0.00	Interest, dividends	0.00	0.0
Pension, retirement	0.00	0.00	Pension, retirement	0.00	0.0
Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0.0
Unemployment	0.00	0.00	Unemployment	0.00	0.0
Other Income	0.00	0.00	Other Income	0.00	0.0
Income Month 5			Income Month 6		
Gross wages, salary, tips	3,230.76	0.00	Gross wages, salary, tips	3,230.76	0.0
Income from business	0.00	0.00	Income from business	0.00	0.0
Rents and real property income	0.00	0.00	Rents and real property income	0.00	0.0
Interest, dividends	0.00	0.00	Interest, dividends	0.00	0.0
Pension, retirement	0.00	0.00	Pension, retirement	0.00	0.0
Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0.0
Unemployment	0.00	0.00	Unemployment	0.00	0.0
Other Income	0.00	0.00	Other Income	0.00	0.0

# Additional Items as Designated, if any

# Remarks